

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JAMIE L. GUIDO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-21502

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/17/2018 and confirmed on 8/1/18 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		8,331.60
Less Refunds to Debtor	96.76	
TOTAL AMOUNT OF PLAN FUND		8,234.84

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	380.68	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		380.68

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	0.00	0.00	0.00
	Acct: 9997				
	*** N O N E ***				

Priority					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JAMIE L. GUIDO	0.00	0.00	0.00	0.00
	Acct:				
	JAMIE L. GUIDO	63.20	63.20	0.00	0.00
	Acct:				
	JAMIE L. GUIDO	33.56	33.56	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	0.00	0.00	0.00	0.00
	Acct:				
	*** N O N E ***				

Unsecured					
	ECAST SETTLEMENT CORP	421.12	53.12	0.00	53.12
	Acct: 7585				
	AMERICAN EXPRESS NATIONAL BANK	2,638.67	332.81	0.00	332.81
	Acct: 1008				
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00
	Acct: 8731				
	QUANTUM3 GROUP LLC AGNT - SADINO I	5,445.47	686.83	0.00	686.83
	Acct: 5250				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 6671				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 2404				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,128.70	142.36	0.00	142.36
	Acct: 6979				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 3348				
	PYOD LLC - ASSIGNEE	614.81	77.55	0.00	77.55

18-21502

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1789				
	DISCOVER BANK(*)	1,178.53	148.65	0.00	148.65
	Acct: 8120				
	HOME DEPOT CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct: 9756				
	ECAST SETTLEMENT CORP	1,074.04	135.47	0.00	135.47
	Acct: 3691				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 2952				
	LVNV FUNDING LLC, ASSIGNEE	20,324.02	2,563.43	0.00	2,563.43
	Acct: 2704				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,174.87	148.19	0.00	148.19
	Acct: 8358				
	LL BEAN CARD SVCS	0.00	0.00	0.00	0.00
	Acct: 2863				
	DEPARTMENT STORES NATIONAL BANK	175.10	22.09	0.00	22.09
	Acct: 0505				
	SYNCHRONY BANK	3,037.53	383.11	0.00	383.11
	Acct: 2691				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 4987				
	LVNV FUNDING LLC	19,941.89	2,515.23	0.00	2,515.23
	Acct: 5417				
	ECAST SETTLEMENT CORP	3,073.13	387.60	0.00	387.60
	Acct: 1724				
	ECAST SETTLEMENT CORP	1,544.42	194.80	0.00	194.80
	Acct: 4305				
	TARGET	0.00	0.00	0.00	0.00
	Acct: 1351				
	ECAST SETTLEMENT CORP	187.12	23.60	0.00	23.60
	Acct: 2553				
	ULTA BEAUTY++	0.00	0.00	0.00	0.00
	Acct: 8592				
	PEOPLES NATURAL GAS CO LLC*	311.74	39.32	0.00	39.32
	Acct: 7722				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 0505				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					7,854.16
TOTAL PAID TO CREDITORS					
					7,854.16
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	0.00				
UNSECURED	62,271.16				

Date: 08/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

IN RE:
JAMIE L. GUIDO

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:18-21502

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jamie L. Guido
Debtor

Case No. 18-21502-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Aug 28, 2023

Form ID: pdf900

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2023:

Recip ID	Recipient Name and Address
db	+ Jamie L. Guido, 819 Hawk Valley Drive, Leechburg, PA 15656-9506
14814045	Discover, PO Box 742655, Cincinnati, OH 45274-2655

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc-quantum@quantum3group.com	Aug 28 2023 23:38:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 28 2023 23:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14814036	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2023 23:40:34	American Eagle/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14877916	Email/PDF: bncnotices@becket-lee.com	Aug 29 2023 00:02:41	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14814037	Email/PDF: bncnotices@becket-lee.com	Aug 28 2023 23:40:42	Amex, P.O. Box 1270, Newark, NJ 07101-1270
14814038	Email/Text: BarclaysBankDelaware@tsico.com	Aug 28 2023 23:37:00	Barclay Bank, P.O. Box 13337, Philadelphia, PA 19101-3337
14814040	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 29 2023 00:03:03	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14814042	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 29 2023 00:01:58	Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14814043	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 28 2023 23:38:00	Comenity Bank/Abercrombie & Fitch, PO Box 659728, San Antonio, TX 78265-9728
14814044	Email/PDF: creditonebknotifications@resurgent.com	Aug 28 2023 23:40:36	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
14869476	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 28 2023 23:40:38	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14814052	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 29 2023 00:02:58	Macy's, PO Box 9001094, Louisville, KY 40290-1094
14983502	Email/Text: bnc-quantum@quantum3group.com	Aug 28 2023 23:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14866660	Email/Text: mrdiscen@discover.com	Aug 28 2023 23:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14814046	Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Aug 28, 2023

Form ID: pdf900

Total Noticed: 42

14814047	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 29 2023 00:03:05	Home Depot, c/o Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
14814048	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 29 2023 00:03:04	JCPenney/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14814051	Email/Text: BarclaysBankDelaware@tsico.com	Aug 28 2023 23:40:43	Justice/Capital One, PO Box 71106, Charlotte, NC 28272-1106
14899051	Email/PDF: resurgentbknotifications@resurgent.com	Aug 28 2023 23:37:00	LL Bean, PO Box 13337, Philadelphia, PA 19101-3337
14897253	Email/PDF: resurgentbknotifications@resurgent.com	Aug 28 2023 23:40:38	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
14814049	+ Email/Text: Documentfiling@lciinc.com	Aug 28 2023 23:36:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14814050	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2023 23:40:34	Levin/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14814055	Email/Text: Bankruptcy.Notices@pnc.com	Aug 28 2023 23:36:00	PNC, 2730 Liberty Ave., Pittsburgh, PA 15265
14895648	Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	Aug 28 2023 23:41:02	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14815270	+ Email/PDF: rmscendi@recoverycorp.com	Aug 29 2023 00:01:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14867317	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 29 2023 00:02:26	PYOD, LLC its successors and assigns as assignee, of MHC Receivables, LLC and FNB, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14814053	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2023 23:41:30	PayPal, PO Box 105658, Atlanta, GA 30348-5658
14814054	Email/PDF: ebnotices@pnmac.com	Aug 28 2023 23:40:36	PennyMac, PO Box 660929, Dallas, TX 75266-0929
14899488	Email/PDF: ebnotices@pnmac.com	Aug 28 2023 23:41:02	PennyMac Loan Services, LLC, P.O. Box 2010, Moorpark, CA 93020
14870562	+ Email/Text: ebnpeoples@grblaw.com	Aug 28 2023 23:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14814056	^ MEBN	Aug 28 2023 23:29:44	Prosper, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14892266	+ Email/Text: bncmail@w-legal.com	Aug 28 2023 23:38:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14877199	Email/Text: bnc-quantum@quantum3group.com	Aug 28 2023 23:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14899653	+ Email/Text: bncmail@w-legal.com	Aug 28 2023 23:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14814057	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2023 23:41:29	Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14814058	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 29 2023 00:02:18	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
14814059	Email/Text: bncmail@w-legal.com	Aug 28 2023 23:37:00	Target, PO Box 660170, Dallas, TX 75266-0170
14814060	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2023 23:40:55	Toys-R-Us, PO Box 530938, Atlanta, GA

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Aug 28, 2023

Form ID: pdf900

Total Noticed: 42

30353-0938

14814061	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 28 2023 23:38:00	Ulti Mastercard, PO Box 659450, San Antonio, TX 78265-9450
14897430	Email/PDF: bncnotices@becket-lee.com	Aug 28 2023 23:40:58	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr		PennyMac Loan Services, LLC
cr	*	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14814039	*	Barclay Bank, P.O. Box 13337, Philadelphia, PA 19101-3337
14814041	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14895650	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmllawgroup.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmllawgroup.com
Kenneth Steidl	on behalf of Debtor Jamie L. Guido julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Larry E. Wahlquist	on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmllawgroup.com
Maria T. Capiral	on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Aug 28, 2023

Form ID: pdf900

Total Noticed: 42

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10